

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Holly B Scarbro

Case No. 17-06836

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/06/2017.
- 2) The plan was confirmed on 07/21/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 10/29/2018.
- 6) Number of months from filing to last payment: 20.
- 7) Number of months case was pending: 22.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$19,250.00.
- 10) Amount of unsecured claims discharged without payment: \$12,745.20.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$134,612.30
Less amount refunded to debtor	\$74,606.60

NET RECEIPTS:

\$60,005.70

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,315.39
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$6,815.39**

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BECKET & LEE LLP	Unsecured	950.00	1,045.04	1,045.04	1,045.04	35.65
CAVALRY SPV I LLC	Unsecured	4,540.00	5,479.74	5,479.74	5,479.74	186.86
CAVALRY SPV I LLC	Unsecured	1,622.00	4,248.95	4,248.95	4,248.95	144.89
CENTRAL BUYER CORP	Secured	0.00	0.00	0.00	0.00	0.00
COMENITY BANK	Unsecured	618.00	600.71	600.71	600.71	20.52
COMENITY BANK	Unsecured	785.00	1,110.78	1,110.78	1,110.78	37.91
COMENITY CAPITAL BANK	Unsecured	512.00	421.17	421.17	421.17	14.38
COMENITY CAPITAL BANK	Unsecured	1,700.00	1,729.51	1,729.51	1,729.51	60.53
LAKE COUNTY CLERK	Secured	20,525.00	12,455.68	12,455.68	12,455.68	0.00
LAKE COUNTY TREASURER	Secured	0.00	0.00	0.00	0.00	0.00
LVNV FUNDING	Unsecured	559.00	557.83	557.83	557.83	19.02
MARINER FINANCE LLC	Unsecured	3,041.00	3,288.26	3,288.26	3,288.26	112.12
MIDLAND CREDIT MGMT AGENT FO	Unsecured	819.00	845.04	845.04	845.04	28.82
MIDLAND CREDIT MGMT AGENT FO	Unsecured	1,041.00	1,050.91	1,050.91	1,050.91	35.86
MIDLAND CREDIT MGMT AGENT FO	Unsecured	423.00	1,421.92	1,421.92	1,421.92	44.78
MIDLAND CREDIT MGMT AGENT FO	Unsecured	529.00	1,525.84	1,525.84	1,525.84	52.05
ONEMAIN	Secured	500.00	500.00	500.00	500.00	25.93
ONEMAIN	Unsecured	4,116.00	4,515.90	4,515.90	4,515.90	158.76
PORTFOLIO RECOVERY ASSOC	Unsecured	2,271.80	3,117.41	3,117.41	3,117.41	106.27
PORTFOLIO RECOVERY ASSOC	Unsecured	1,047.00	1,893.89	1,893.89	1,893.89	64.62
PORTFOLIO RECOVERY ASSOC	Unsecured	6,881.00	6,027.25	6,027.25	6,027.25	205.51
PEDIATRIC ANESTHESIA ASSOC	Unsecured	391.25	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	822.00	NA	NA	0.00	0.00
ASSOCIATED DENTAL SPECIALISTS	Unsecured	2,294.00	NA	NA	0.00	0.00
AT&T	Unsecured	94.00	NA	NA	0.00	0.00
CACH LLC	Unsecured	2,781.57	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
NORTHSORE UNIVERSITY HEALTH	Unsecured	1,392.00	NA	NA	0.00	0.00
NORTHSORE UNIV HEALTH SYSTE	Unsecured	2,733.00	NA	NA	0.00	0.00
LURIE CHILDRENS	Unsecured	1,545.00	NA	NA	0.00	0.00
EDUCATION DEPT OF ED/NAVIENT	Unsecured	0.00	NA	NA	0.00	0.00
ELASTIC CREDIT	Unsecured	500.00	NA	NA	0.00	0.00
HEMATOLOGY ONCOLOGY OF THE L	Unsecured	192.38	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$12,955.68	\$12,955.68	\$25.93
TOTAL SECURED:	\$12,955.68	\$12,955.68	\$25.93
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$38,880.15	\$38,880.15	\$1,328.55

Disbursements:

Expenses of Administration	<u>\$6,815.39</u>
Disbursements to Creditors	<u>\$53,190.31</u>

TOTAL DISBURSEMENTS :	<u>\$60,005.70</u>
------------------------------	---------------------------

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/10/2019

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.